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THE ESSENTIALS OF A RELIEF POLICY

It should be possible to formulate the general principles upon which charitable relief is to be given to dependent families, whether the source of such relief is the church, a relief society, the public treasury or a private individual; whether such relief is temporary or long continued; and whatever the particular form of relief may be, *i. e.*, whether money, food, fuel, clothing, tools or some such special relief as medical treatment, legal advice, assistance in finding employment or transportation to another locality. The relief of distress is a much-neglected field of research and discussion. There are innumerable leaflets and even books of respectable dimensions detailing for memorial or for practical purposes the work of particular charitable agencies and of individuals who have labored for their fellow-men. There are works of reference dealing with the administrative history of poor-relief systems, with laws of settlement and with the financial aspects of public relief. The charity organization movement has called forth an extensive literature which treats of many aspects of the relief problem, but from a critical, rather than from a constructive standpoint; and in so far as it is constructive, it deals mainly with co-operation among charitable agencies, rather than with the principles applying to the relief of individual cases of distress.

Within the past few years a noticeable change has taken place in the conference of charities, and in the discussions in clubs of social workers; in the special periodicals devoted to social problems, and in the more general daily and periodical press. A new unity has been discovered underlying various charitable activities which centre in the homes of the poor. It has become apparent that relief societies, charity organization societies, religious, educational and social agencies form practically a single group with many common interests, methods, difficulties and dangers. It is found that for all alike the task is to create a normal well-balanced family life. All are equally interested in determining the extent to which charitable relief should be drawn upon to supplement the income already earned, or to supply the necessities of life when the income has been entirely cut off. While each smaller group will

naturally have its own peculiar problems, the number of questions that are of common interest to all agencies which for any reason contribute to the care and relief of needy families in their homes, has become sufficiently great, and their importance sufficiently clear, to justify more adequate treatment than they have yet received.

Preceding and accompanying this new recognition of the larger boundaries of social work, there may be discovered a related, although more complicated series of changes in the conception of charity and of social obligations. At the same time that those who are engaged in diverse branches of social effort discover the essential unity of their task, they become conscious that the task is not so simple as they supposed, and that its magnitude has not been at all appreciated.

Primitive man, in destroying the lives of those who have become dependent from sickness or old age, and in exposing superfluous infants, acts intelligibly, if not in accordance with the familiar and humane instincts of civilized man. With the growth of sympathy and of the sense of family, community, and racial responsibility, the duty of man toward his dependent fellow-creatures is less easily defined. There are many individuals who are moved to acts of pity, kindness and benevolence; the conception of charity as a universal obligation springs up and receives a religious sanction; the church inculcates the duty of giving; the state assumes the burden of relief of certain kinds and degrees of distress; voluntary associations are formed under the charitable impulse; and individuals feel a distinct pleasure in ministering to the unfortunate. In this middle stage of development, tradition and custom are the most important factors in determining the direction of charitable effort. The idea that personal reward, either in the present or in a future life, will follow acts of charity, is dominant. Social standing and public acclaim await those who perform conspicuous acts of benevolence. With the development of social classes based on heredity, on differences of income, and on differences of employment and vocation, there arises a class-feeling which modifies the charitable instincts of each class, and prescribes the relations of a charitable character among such classes.

These may be looked upon as intermediate stages in the development of the general problem of relief, and they are naturally stages of perplexity and incomplete adjustment. The idea of charity,

attractive and inspiring at one stage of social development, becomes in time obnoxious, and as a permanent element in the relation between classes, it becomes an anomaly. Religion no longer lends its sanction to all acts prompted by the charitable impulse. Now larger tasks are suggested for the state, bearing some resemblance to the modest measures for the relief of distress formerly undertaken, but differing in so many ways and resting upon such new premises, that they alienate, rather than attract, those who have been most completely identified with the traditional distribution of relief. Charitable people, as John Stuart Mill pointed out over half a century ago, "have human infirmities, and would very often be secretly not a little dissatisfied if no one needed their charity; it is from them one oftenest hears the base doctrine, that God has decreed there shall always be poor."

The inquiry arises as to whether relief cannot take a larger and more useful place in the life of the community, whether it cannot be made the means by which society will distribute with a nearer approach to equity the burdens which fall upon individuals through social and industrial changes, from which the community as a whole derives great advantage; whether, moreover, relief measures cannot be devised of sufficient magnitude and efficiency to enable society to eradicate completely great evils with which it has heretofore temporized. Whether particular social problems, such as those arising from immigration, congested population, war, public disaster and even industrial displacement cannot be dealt with comprehensively and intelligently with a view to the total elimination of the bad conditions. Business, domestic life, religion and education, have each their recognized and definite place in the social economy. Education, for example, is recognized as the means through which society passes on, from one generation to another, the accumulated results of civilization; the means by which the workers of each generation are trained, at least up to the point of efficiency of their immediate ancestors, and their capacity for further progress, if possible, increased. Relief may eventually come to be recognized as equally entitled to serious consideration, and to a definite place in our permanent social arrangements.

The relief policy of the community might then be defined in terms as definite as those by which we describe the educational processes. By wisely formulated relief measures, society would trans-

fer to the community as a whole, certain of the burdens naturally imposed upon individuals by industrial progress. The community would not longer permit its weakest members to suffer vicariously that others might gain. Industrial changes from which the community as a whole profits eventually, displaces skilled labor that has been a source of adequate income to the worker and his family, but under the new conditions is so no longer. A sound relief policy would seek out such sufferers, and put them as nearly as possible in a position as eligible as that from which they were displaced.

Diseases due to insanitary conditions, or to social causes beyond the reach of the individual, will be more effectively guarded against, and when they cannot be prevented, the expense and loss of income will be borne by relief agencies, public or private; and the aim of all such agencies will be the speedy restoration of the individual to a position of complete support. Diseases which are distinctly social in character, *i. e.*, communicable, curable and preventable, will be attacked with increased vigor and confidence, and may eventually be entirely eliminated.

Scientific discoveries are often, perhaps usually, essential preliminaries to the adoption of adequate relief measures. For example, the discovery of the method by which yellow fever is propagated, enabled the military government at Cuba, in 1901, to adopt relief measures as a result of which the island was freed from the scourge of yellow fever in an incredibly short time, although for two hundred years it had never been entirely absent. The development of aseptic surgery has prevented the greater part of the loss of life formerly resulting from gunshot wounds and accidents of various kinds. Increased knowledge concerning the communicability and curability of tuberculosis will similarly, assuming sensible and adequate relief policies, reduce the death-rate from this most dangerous and fatal of diseases.

Although scientific knowledge is a preliminary, it is not a substitute for relief. In many instances, as in the case of tuberculosis at present, there is a wide gap between the existing state of scientific knowledge and the practical results in social welfare. This gap may not infrequently be bridged by judicious relief measures and often it is impossible to bridge it by any other means. Instead of a mere dole given by the casual stranger whose easily excitable sympathies are moved by the sight of physical suffering, and who

hopes for increased public esteem and for religious reward as a result of his action, relief has become a large social policy, resting as in the beginning upon benevolence in its true sense, a desire for the good of others; and upon philanthropy, a regard for fellowman; but taking the form of genuine beneficence which is the accomplishing of good, as distinct from well-wishing; and upon a democratic and social sentiment, which is the best of all forms of philanthropy.

In a progressive society industrial changes are likely to be made with great rapidity, and the number of persons who find themselves stranded because there is no longer a market demand for the particular skill which they possess, is therefore likely to be larger than in a stable community, where changes are infrequent. The mental and physical strain upon the individual members of a complex and progressive community is also likely to be greater than under primitive conditions. As a consequence health will frequently be endangered and the physical constitution undermined. Excessive demands may be made upon individuals such as could safely be made after a period of complete adjustment, but in the interval much hardship may be entailed upon those whose capacities and acquirements are least quickly modified to meet the new conditions. Rapid industrial and social changes are likely to be accompanied by a shifting population reducing the strength of family ties, and increasing the extent to which the individual members of a community, when they become dependent, must rely upon the community as a whole, rather than upon their immediate relatives, for relief. For all these reasons and others of a similar character that will suggest themselves, the place of relief in a progressive society is naturally a large and permanent one, even aside from all of the causes upon which emphasis has ordinarily been placed, such as the congestion of population in cities and the injuries to wage-earners resulting from industrial crises.

Such recognition of the place of relief is not pessimistic as might at first sight appear. On the contrary it implies a confidence in the efficacy of relief; it implies that the beneficiaries of such a system of relief as would be inaugurated, are constantly and even rapidly changing; that there is no such thing as a permanent class of dependents, but rather a succession of individuals or groups, who on a *laissez faire* or a half-hearted policy would become dependents,

but with *thorough* relief are caught up once for all into a position of self-support and entire self-respect; into a position of public usefulness and public esteem.

The recognition of the need of a consistent relief policy and the adoption of public measures in accordance therewith, brings the only possible reconciliation between democracy and charity. It solves the riddle of the relation between charity and justice. It gives firm ground for those who are unwilling to pass by human misery without an attempt to alleviate it, and who at the same time believe in human progress, and refuse to place themselves in antagonism to the forces of civilization. As soon as relief becomes adequate in amount from the social point of view, the act of giving and receiving ceases to be one involving shame either to donor or beneficiary, assuming, of course, that fraud is eliminated, and that the relief provided is of an appropriate character. A sound relief policy demands, however difficult the task, a clear demarcation between those who are and those who are not to receive relief. Many crude and unsuccessful attempts to find such a line have been made. The naive exclusion of Italian immigrant families from the bounty of one lady who had decided that they were "unworthy," because it occurred to her that they were taking employment which belonged to native American citizens, is, after all, a typical illustration of the manner in which this line has frequently been drawn. One person of catholic views will consider only whether there is actual present destitution; another will add a test of residence, such as is common in poor-law relief statutes; a third will limit his charity to "worthy" applicants, *i. e.*, those whose past lives meet with his approval; and a fourth will make as a condition of assistance some promise in regard to the future. Besides these avowed conditions there are others less freely admitted and even less consciously recognized by the benefactor. When a euchre club, a majority of whose members happened to be Presbyterian, relinquished a plan for devoting the surplus funds on hand at the end of a season to a public playground in a crowded district, on discovering that the playground was occupied chiefly by Roman Catholic children, it afforded an instance of the manner in which the instinctive consciousness of kind sometimes operates in determining the direction of charitable gifts. Those who are especially impressed by the far-reaching consequences of intemperance, may consider it wrong to give to any

person who uses or has habitually indulged in alcoholic beverages. Another will under no circumstances aid able-bodied men, while others draw the line in such a way as to discriminate against deserted families, or old persons who are supposed to be suitable candidates for the almshouse, or chronic invalids or those who are afflicted by contagious disease. Sometimes the basis of discrimination appears to be nothing more than a personal prejudice, or an arbitrary and unaccountable choice of beneficiaries. Usually, however, it is a more or less conscious recognition of a personal or group obligation toward a particular class. To some extent such selections and exclusions neutralize or supplement each other, a particular charitable resource arising in the community for each class of dependents, and nearly every one who is in need finding himself a qualified candidate for the benefits of one or more individuals or groups.

The question arises whether from this maze of special resources for relief and cross currents of desire to aid, from the apparently hopeless tangle of real needs and of fraudulent claims on the one hand, and on the other of arbitrary whims, carelessly accepted traditions and deliberate adoption of one or another set of tests, there can be detached any clear principle of general application.

There is no doubt that there are grave disadvantages in the existing state of confusion. The poor who are in need of relief, or who think that they are, should not be set the problem of analyzing the psychological eccentricities of possible donors. They should not be subjected to the hardship of finding themselves in an excluded class for reasons which have nothing to do with generally accepted standards of conduct; and it may be almost equally dangerous for the applicant for assistance suddenly to find himself richly rewarded for the unsuspected possession of some qualification which has no importance for himself, but which, for personal reasons, commends him to the one whose aid he has sought. If to any extent this state of affairs can be remedied, the result will be conducive to morality and a more equitable distribution of charitable gifts. The existence in a community of a general bureau of information to direct applicants to this or that agency mitigates, but does not radically cure the evil. Such a bureau may save time to both donors and applicants, but it does not really co-ordinate the various parts of what should be a charitable system, or justify the actions of the well-to-do in the eyes of the unfortunate. To accomplish these desirable results,

it is essential that some definite understanding should be reached; and if it is impracticable to propose one that would be entirely acceptable to all concerned, it may at least be possible to establish certain elementary principles and to eliminate some of the causes of confusion. If the one who is in need of assistance knows or may readily learn under what conditions it may be obtained, and if an agreement can be reached among the multitudinous agencies and the large number of individuals who respond to appeals for assistance, it may indeed be that many would be discontented with the result, but it would then be possible to test the results of the policies agreed upon, and applicants for relief would at least know upon what to rely.

It may be objected that this in itself is precisely the principal evil to be avoided; that relief funds are dangerous to the exact extent to which people are taught to rely upon them. This objection disappears if it is found possible to restrict relief to those who ought to rely upon it. If fraud and misrepresentation can be eliminated, it ought to be practicable to exclude those who should not receive assistance. Provision would be made for those in whose income there is necessarily a permanent deficiency, and for those who, by assistance for a limited period, can be brought from dependence to normal self-support. Inasmuch as the existence of relief funds cannot well be entirely concealed, or the existence of charitable individuals truthfully denied, there would seem to be little advantage in continuing a sense of uncertainty for the doubtful result of preventing possible dependents from taking such a course as will lead to dependence upon them. Uncertainty cultivates the speculative and gambling spirit, and nothing more surely leads to dependence than the introduction of the gambling element into the plans of one who is already near the margin of dependence. To know that, if certain reasonable conditions are complied with, relief will be provided in case some misfortune should render it necessary, may well be of incalculable assistance in exorcising this very speculative spirit. The relief policy should not be of a kind that will cause the general course of life to be shaped with reference to it, but if it is of such a kind as to cause a feeling of security that disasters of an unpreventable kind will call forth sympathy and practical assistance, a stimulus will result to rational living.

The principle for which we are seeking is to be found in the

formulation and general acceptance of the idea of a normal standard of living, and the rigid adoption of either disciplinary or charitable measures as may be found appropriate and necessary for those families and individuals whose income and expenditure do not conform to such standard. An approach to the adoption of such a standard has already been made from various directions. The general acceptance of the obligation in the last extremity to support life, to make provision for orphan children, to care for the sick and disabled, and to provide burial, is, in effect, the primitive form in which the principle of the standard of living is accepted. The sanitary code, nominally in the interest of the community, but really, if the motives supporting it are fully analyzed, quite as much from an altruistic concern for those to whom it is applied, imposes a standard much beyond this elementary requirement. In the larger cities where the prevailing standard would otherwise be lowest, it is often in fact kept very high by positive enactment. Overcrowding in living and sleeping rooms is prevented, a normal supply of light and air is secured, suitable precautions against fire and other dangers to life and loss of property are prescribed; a definite standard of cleanliness and decency is deliberately established; measures are taken to prevent moral contamination of those who would be most exposed to it and who, on their own initiative, would be helpless against it.¹ To these might be added the voluntarily accepted obligation to give a good elementary education to all children, and the policy not infrequently extended to adults through a system of night schools and popular lectures, and which is carried into the realm of higher education through state universities, grants to higher and technical educations from the public treasury and in other ways.

The two instances that have been cited of the acceptance by the public of a normal standard of living happen both to imply corresponding action on the part of the state or its political subdivisions. In the first instance cited the state acts through its system of public charities, in the second, through its health board or other sanitary or police authorities. There are other equally striking instances in which the principle is enforced through wholly voluntary agencies.

¹ See, for example, provisions in the New York tenement-house law concerning prostitution in tenement houses.

The agreement common in trade unions not to work for less than a prevailing rate of wages, the agreement to purchase only in stores in which satisfactory conditions prevail and to purchase goods made under reasonable conditions, are illustrations. In these instances the primary object is generally supposed to be merely economic gain. The concerted action is taken in part to secure an advantage over other competitors in the distribution of the total income of industry. Very soon, however, when there are strikes or industrial disputes of other form, an appeal is made to the sentiment of the community to sustain a standard of living, and statements are made designed to show that under the prevailing conditions the income is not sufficient to maintain such standard. Within the labor organizations the establishment and maintenance of a reasonable standard of living acquires constantly increasing prominence and increasing vital significance. It is more clearly recognized that the standard of living is not merely a collective name for the commodities enjoyed at a given time, but that if it is to have real meaning the elements which enter into the standard must be of real importance to those who enjoy them and that they must be prepared to make real sacrifices and to struggle if need be for their continued enjoyment. The method of enforcing the standard upon those who do not appreciate such considerations may be brutal and on the surface uncharitable. Scorn and abuse may be the weapons adopted rather than patient and considerate attempt to enable those who fall below the standard to attain it. Gradually, however, the milder methods of education and persuasion, and when practicable material assistance, may be expected to take the place of the cruder and more cruel weapons. For our present purpose the significant fact is that practically the entire body of organized labor recognizes the necessity of a standard of living, both in its material and in its psychological aspect, and may be counted upon to support a relief policy which rests upon the fundamental proposition that the community should not be indifferent to the distinction between those who have a normal standard and those who have not.

The first deduction from this principle to which attention may be called is that it is neither advisable nor necessary to provide relief for those whose standards are normal. To recognize a right to support as distinct from a right to be placed in a position in which self-support is possible, would be fatal to the continuance of those

economic motives upon which our entire industrial system rests. Where there is in the family one or more breadwinners who may properly occupy such a position, so that the natural and normal income of the family is sufficient to maintain the standard of living, charitable relief is, of course, out of the question. An elementary consideration is that no one should be given a choice between support of himself and family by his own efforts and support from unearned and charitable sources. That there is a similarity between such gifts and that which is obtained by inheritance or in other ways independent of the individual services of the recipient there is no denying, but the comparison will yield as much reason for accepting as for rejecting the principle recommended. One family which has furnished to the republic a remarkable number of distinguished citizens has seen in the same and the immediately following generation one after another of its most promising young men utterly ruined from having received liberal sums of money by legacy or bequest. At the other end of the social scale an instance has come to the writer's attention of a woman of middle age who had supported herself as a domestic until she received an unexpected legacy of a few hundred dollars, as the result of which she immediately became an inmate of the alcoholic ward and on her discharge found that her capacity for self-support had vanished. No statistics of the effect of legacies on rich and poor are available, and it is doubtless true that they may be of benefit as well as of injury. In other words, those to whom is presented the choice between a life of comparative idleness and a continuance of those habits of industry which have previously been acquired, may resist the temptation to choose wrongly. Since, however, charitable resources have not been shown to be greater than are required for real needs, the community is clearly justified in refusing to present this choice either through public or through private beneficence.

It is equally true that those who find themselves unable to maintain the standard of living which is accepted by the community as normal should have assistance and that such assistance should always, if possible, be of a kind that will eventually remove the disability. The best occupation for a sick person, says a shrewd and sensible physician, is to get well. The best occupation for any family whose income is below the minimum which permits a normal standard of living is to increase it, and one of the wiser occupations for

their neighbors from either a selfish or an altruistic point of view is to encourage and if possible to aid in this process.

The third deduction to be made from the recognition of the standard of living is that there is such a thing as a criminal failure justifying correctional, disciplinary and protective measures. The man who from an appetite for strong drink or from the survival of migratory instincts, or from any other unsocial and anti-social motives and impulses fails to provide for his own support and that of others who are naturally dependent upon him, may require segregation or punishment before relief methods are applicable. The faults of the head of a family should not become a reason for refusing relief to its other members, but his faults may require attention before relief is advisable. Such punishment or segregation may not always be practicable. The one who is responsible for the neglect, maltreatment or desertion of the family may have escaped beyond the jurisdiction of the state, or it may be that there is an absence of legal evidence even when the facts are notorious. These practical difficulties, however, point to modification in the penal code or in the practice of the courts, and in no way affect the governing principle.

The fourth and final consideration to which attention may be called is the necessity for an accurate knowledge of the facts, the elimination of frauds, an investigation sufficiently thorough to leave no doubt whatever of the amount of income, of the expenditure necessary to maintain the proposed standard of living, of the personal and special resources of the family, and of all other facts essential to a sound judgment as to the extent to which charitable relief is required. Absolute privacy in regard to one's personal and domestic affairs is inconsistent with a sound policy of relief. Publicity, however, in regard to such affairs, such as is sometimes given by the sensational public press, or by irresponsible almoners who undertake to collect funds, is entirely unnecessary. The requisite knowledge of the circumstances need not be shared by many, but the few upon whom the responsibility rests should have full and reliable information.

If these four conditions are observed, (1) discrimination based upon full knowledge, (2) disciplinary treatment of those who are criminally responsible for dependence, (3) relief for those who cannot maintain a normal standard of living without such assist-

ance. 4. The withdrawal of all charitable support to those who can maintain a normal standard of living, there may be practically unlimited increase in the funds available for relief, without either danger of pauperization or danger of exceeding the need.

It is not possible to obtain a clear conception of the prevalent standard of living, merely by enumerating the goods which at a given moment are in the possession of the families under consideration; it is necessary to follow their fortunes through an entire generation, or, what is equivalent, to consider the position of the children, the middle-aged and those of advanced years in the household economy. We must find out what happens in sickness, in hard times, and at times when there is a distinct reversal of the family fortunes. The family is on the right side of the line of self-support only when, one year after another, in hard times as well as in periods of prosperity, they are able to remain independent; they must be able to provide insurance against accident and death; they must be able to keep the children at school until they are physically and mentally ready for work; they must be able to obtain sufficient relaxation and recreation to prevent premature breakdown of the physical system. Those who do not have the expense of rearing children, and who are therefore deprived of support from their own offspring when grown to manhood, must lay aside, either in the form of insurance or in that of savings, enough to provide for their own old age.

The standard of living, whatever physical comforts it includes at a given period of life, must be understood to imply an income which will take the individual of the normal family safely through the ordinary vicissitudes of life without reliance upon charitable assistance, although not indeed necessarily without mutual interchange of many courtesies and favors from neighbors and friends. As to just what this income is, opinions may differ, but in New York City, with high rents and higher than average prices for many of the ordinary necessities of life, it can scarcely be less than two dollars a day, or five hundred dollars a year. A family of five or six persons with this income may still suffer great hardships if there are unusual expenses from illness or other unavoidable causes. If the income is earned not by the head of the family alone but by the wife and one or more children, it should be larger in amount, other things being considered, than if it is due entirely to the earn-

ings of the natural breadwinner, since there should be a deduction from the earnings of children, even if of wage-earning age, to provide for their own future household expenses; and, if the earnings are in part by the wife, to provide for the assistance which under such circumstances should be given in the household work.

When the actual earning capacity of the normal family is below the normal standard, whether that be at the point that we have indicated or a little above or below it, the deficiency may ordinarily be made up by outside aid. Whenever possible, such aid should be of such a kind as to increase the earning capacity and so make further aid unnecessary. Where the deficiency is, however, inevitable and permanent, the aid must be likewise permanent. This is the fundamental and comprehensive principle of relief. It is subject to certain limitations, to which attention will be called in due time; but the principle itself should not be lost in the consideration of exceptions and limitations. The principle that relief may properly be supplied to make good a temporary or permanent deficiency in the wage-earning capacity of the family, is not to be confused with the practice of the old English poor law in providing relief in aid of wages. We are not to supply relief in order that employers may get the benefit of underpaid labor; we are not to encourage, directly or indirectly, the payment of wages below the normal and self-supporting standard, in the expectation that a part of the income of wage-earners will be supplied from charitable sources. Charitable relief cannot be used as a leaven to raise the standard of living among those who have normal wage-earning capacity; it is only when for some definite reason the family is below the level of normal wage-earning power, that relief is permissible. Relief is not a substitute for wages in whole or in part, but is a substitute for income necessary for the supply of the necessities and the ordinary comforts of life, when such income cannot be earned.

There are two persistent delusions from which we need thoroughly to free our minds. One of these is that there is something meritorious in the mere act of giving relief regardless of the need for it and regardless of the adaptability of the particular form of relief to the need. The other is that the sole or principal danger is that the relief extended is likely to pauperize the individual aided, and that therefore an elaborate series of precautions must be devised to enable relief to be given safely. It is the duty of all to be charitable,

but this implies much more than the performance of some simple act like the giving of a coin in alms. It is skilful and efficient aid of which the orphan, the sick, the physically defective, and the mentally weak are in need. They cannot, in the nature of things, prove the intensity of their need by offering financial compensation to those who minister to them.

The price of coal is supposed to be an indication of the importance of coal in the economic arrangements of the community. The need for meat, or clothes, or ships, is measured by the pecuniary sacrifices which consumers make to obtain them; but there is no just measure of the efforts put forth to relieve the distressed, to lift up the fallen, and to remove the causes of human misery. This being so, we are accustomed to think of every charitable act and of all missionary effort as beyond measure of price, as precious and praiseworthy beyond human calculation. Entire candor, however, and sober reflection demand a revision of these estimates. Every charitable intent and every missionary impulse are indeed of infinite value to those who feel such impulse and perform such act; but, concretely from the standpoint of one whose needs have given rise to the impulse and act, their value may be very slight indeed. The time has come to say, bluntly, that the interests of humanity, and especially of those who need effective aid, are paramount, and that many things done from good motives are injurious and not helpful, and that there are workers engaged in various forms of social activity who would far better devote their energies to other things and do their social work by proxy.

Not all men and women are by nature, or can easily be made to become, effective practical workers in a charity organization society, or a social settlement, or a day nursery, or in the social activities of the church. A picked band of a hundred devoted, trained and capable workers, especially adapted to the task in hand, will not only accomplish more than a thousand untrained, unassorted volunteers, but they may actually do more to develop the genuinely spontaneous charitable tendencies of the whole population. One need not hesitate to avow some sympathy for the successful business man who, feeling the keenness of constant competition and the responsibility of daily cares, with a desire in his heart to aid the poor, decides that on the whole it is best for him to do this by drawing a generous check and leaving the actual contact with destitu-

tion to those who make that their particular work. Such a man undoubtedly deprives himself of a valuable element in human experience. He narrows his life by the exclusion of some of the richest joys, some of the most puzzling and interesting problems, some of the sweetest, saddest chords in the harmonies of human sympathy. But, after all, our lives are all narrowed in one way or another, and it must be so if we are to gain in efficiency and if there is to be that differentiation which makes progress. Breadth of living is desirable only in so far as it is connected with the performance of efficient service, and if the business man immersed in active affairs, or the wife and mother burdened with family duties, can give but bungling, ineffective aid, it is distinctly better that the division of work should be carried into this field also. The division of work is of social advantage, and it demands in this particular application of it that there shall be developed in every community a group of sincere, devoted, discreet and efficient persons, who shall be reformers when reforms are essential, administrators when the opportunity for assuming responsibility presents itself, sympathetic neighbors to those who suffer hardship, injury or injustice, and self-sacrificing citizens at all times.

Granted that the ultimate goal at which we aim is that all citizens shall be of this type—the immediate question is whether we shall attain that goal by attempting, by one general spasmodic movement, to elevate the level of the whole community, or by associating together a modest group of those who have received a common inspiration and who will become conspicuous examples of the manner in which special responsibility should be met. When, therefore, a limited number, however small, find themselves by irresistible inner call, by a consciousness of the power to accomplish, set apart for the reclamation of the social debtors and the creation of social conditions which shall lessen the number of the dependent, there is greater cause for felicitation than if a wave of superficial interest sweeps over the community leaving little but a vague unrest as a sign of its passing.

The second error of which we should strive to be free is that of fixing attention exclusively on the safeguards necessarily more or less artificial with which we seek to surround our charity in order that it may not pauperize. Perhaps it will best aid us in reaching a right perspective to be reminded that people become dependent

in other ways than by receiving relief. To be born and nurtured among squalid and indecent living conditions, to have the physical strength undermined by disease, by under-nutrition and abuse, to be given a perverted education in a school of vice, to be deprived of suitable parental care, to be compelled to struggle hopelessly for the support of one's family against adverse industrial and social surroundings over which the individual can exert no effective control, to become enslaved by drink or other animal appetites are as dangerous, some of them indeed far more dangerous, than to be given unearned money. The danger of being pauperized by relief is a real one, but it should not become so exaggerated as to blind us to other dangers, nor what is much more likely, should it lead us to underestimate the need for relief or the beneficent results which it may accomplish.

The relief of the poor in their homes has usually fallen, not always in the order named, upon (1) relatives, (2) neighbors, (3) church, (4) relief societies, (5) public funds provided by taxation. Relief is given either in money, which may be an outright gift or a loan, or in kind, *i. e.*, food, fuel, clothing, medicines and other similar articles, which again may be returned by the recipient either in kind or in an equivalent in money or other articles. For the benefit of dependent families at home have also been created certain special forms of assistance such as the day nursery, the free employment agency, the sick diet kitchens, dispensaries, and agencies for the support of district nurses. To these might be added, although less directly a relief agency, the scheme for the encouragement of small savings of which the object is to lessen the temptation to petty extravagances and to give an opportunity for the safe investment of small sums.

The second general form of relief is the care and maintenance of children in asylums or in foster homes. The asylum may be under the management of public officials supported by public funds, or under the auspices of a religious body supported by private contributions or by public payment for inmates accepted as public charges, or entirely private either as to management and maintenance or both. Children may be received into foster homes free or on payment of board from public funds or by private agencies or there may be any degree of participation by private charity and public officials. The principle is generally adopted that whether in

institutions or in foster homes children that are not with their own parents are, at least until they have been formally adopted, in a peculiar sense the wards of the state. Inspection and supervision of asylums and of the work of placing out and boarding out children is therefore the general policy. A sharp distinction is usually made and should be made between children who become charges upon public or private agencies because they are orphans or because of the destitution of their parents, and children who are inmates of a reformatory or other public institution because of perverted or incorrigible character or because of the commission of some crime.

The third form of relief to be distinguished is provision for the aged and infirm in institutions usually known as homes for the aged or by some similar title, in public almshouses or at board in private families. There is no sharp line between vagrancy and pauperism, and it is therefore probable that in most communities some of the class now under consideration, either at their own request or because there is no other suitable provision for them, are to be found in the workhouse, house of correction or other disciplinary institution to which vagrants are sent.

A fourth group of relief agencies is made up of the institutions and special funds for the relief of those who are physically or mentally defective, the blind, deaf-mutes, epileptics, the feeble-minded and the insane. These are usually either state institutions or private institutions supported in considerable part by public payment for the board of inmates. As in the case of children's institutions, there is much competition among institutions of this class as to what form is best adapted to the purpose. The congregate or barrack system, the cottage or detached small building and the farm colony has each its exponents and advocates. Industrial employment is a prominent feature in the provision for some of the defective classes, and there are individuals in almost all of the classes enumerated that may safely be boarded in private families or enabled to remain in their own homes.

Finally we may enumerate the agencies which care for the sick and disabled: hospitals, including those established to care for particular classes of cases, such as consumption, contagious diseases, crippled children. Lying-in hospitals belong in this class, or along with dispensaries among those that aid dependents in their own homes, according as patients are received in the hospital for

obstetrical treatment or are attended at home by physicians and nurses sent from the hospital.

This enumeration has been limited to charitable agencies in the narrowest sense, and has not included humane societies whose managers usually prefer to consider their agencies as branches of the criminal law rather than as charitable enterprises, religious missions, social clubs, schemes of civic improvement, educational classes or mutual benefit enterprises. All of these and certain municipal and state activities are in a very important sense part of the relief system of the community.

Modern charity, whether inspiring individual acts of generosity or concerted movements of great social significance, differs so widely from the medieval type that it is difficult not to feel some sympathy for what is probably the vain attempt to find a new name for it. This modern charity is distinctly social, as contrasted with the individualistic character of earlier alms-giving; it is democratic, as contrasted with the aloofness of the giver of the doles; it is constructive, as contrasted with the disintegrating and demoralizing effect of impulsive gifts.

Relief funds, under the influence of the modern spirit, are no longer to be regarded as sums forever set apart to be expended in meeting an annually recurring number of cases of destitution of particular kinds, merely because those cases fall within the stipulated categories. With this idea in mind, great apprehension not unnaturally arises at the creation of any large relief fund, because experience has shown that in almost any community the number of unfortunates of the class for whom it was intended will readily rise to absorb the entire available fund. The modern idea of relief funds is different. They are regarded as sums of money from the expenditure of which certain definite results are to be obtained. By caring for consumptives, for example, in a rational way, and adopting suitable supplementary measures, the scourge of tuberculosis is to be eradicated and further expenditures for the relief of consumptives thus made superfluous. By providing for crippled children in appropriate hospitals, or at least under competent surgical advice, a large proportion are to be cured, and hand in hand with this care is to go such educational and sanitary work as shall greatly reduce the number of preventable cases. A large expenditure, comprehensively planned and made with courage and determination, thus

takes the place of a bungling and inadequate expenditure which reaches results rather than causes, and which must be continued indefinitely because the sources of the distress remain untouched. The danger of a relief fund is reduced to a minimum if it may be freely used to attack the evil on all sides, and if those who manage it are inspired by at least the possibility of accomplishing definite results.

Modern charity has invaded the field of municipal and state administration, influencing the use of public funds—here again, however, not for palliative, but for thorough-going remedial measures. It is not that government has been asked to extend its operations into many new fields, but rather that in the tasks which have longest been recognized as appropriate public functions there shall be a new spirit and new standards of efficiency. The care of the dependent poor, the provision of parks and playgrounds, sanitary inspection of dwellings, elementary education, correctional and reformatory work, and even certain aspects of ordinary police duty, are now subjected to the searching scrutiny of practical workers in charitable societies, who insist upon some evidences at least of the modern spirit of brotherhood and humanity on the part of those who are chosen as the servants of the community.

And so modern charity is aggressive, clear-sighted, practical; mingling with its pity for human woe a knowledge of the resources of modern science for its alleviation, and finding for all the injustice and oppression that exists some redress in law, or in an enlightened public opinion.

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